

A Day In The Life Of GYFG

Early to bed. Early to rise. Keeps a man healthy, wealthy, and wise. - Ben Franklin

When people get to know me and hear a little bit about all the things I do, they often ask me how I find the time. A large part of my secret is getting up early almost every day of the week (including weekends). Now let's define early, because for some that means waking up before 9am (and for others anything before noon is early), but for me its waking up between 5am and 5:30am.

Yes, I wake up before 5:30am almost 7 days a week.

I say "almost," because there is the rare occasion that I do sleep in. Don't laugh, but sleeping in for me means that I sleep to 6:30 or 7:00am, and that does not happen very often.

It should also be pointed out that I also go to bed very early by most people's standards. Again, almost 7 nights a week I am asleep between 9pm and 10pm. In order to perform well, 7 to 8 hours of sleep is a must.

Why wake up so early?

By waking up at 5 or 5:30am you get a head start on the rest of the world. That means you have plenty of uninterrupted time to use on your agenda and not someone else's.

5:00 5:15 am - Wake up and make my one and only cup of coffee for the day. The only time I ever have more than one cup is after a night that I made it to bed way later than normal (gasp...like 11:00 pm). Most mornings I will take the time to use a kettle to heat up water in order to brew a phenomenal cup of coffee in my French press (hello [Bullet Proof Coffee](#)). Other mornings I just brew a cup in the Keurig.

5:15 - 6:00 am - I spend the next 45 minutes enjoying my coffee while I read emails (personal & work), respond to comments on the blog, and read other blogs

(leaving comments as well). I usually even sneak a peek to see what is happening pre-market. I like to see how the trading day is setting up.

6:00 - 7:00 am - On a typical day I usually spend this time either writing or reading (an actual book). It really ebbs and flows. I can always read, but I have to be in the right head space to write. This morning I am writing this very post while I sit in my backyard by our outdoor fire place. The sun has just poked its head up over the mountain in the distance. Man I love sun rises.

7:00 - 7:30 am - I take my dogs out for their morning walk around the neighborhood. During this time I am usually listening to a podcast on double speed. It's really the only way I can listen these days, otherwise it seems soooo slow. During our walk I usually check in with Mr. Market to see how my portfolio is doing and if there are any opportunities to add new positions by way of selling options (mostly). More often than not I only add positions on down days (volatility is up, which means premiums are richer).

7:30 - 8:30 am - As soon as we get home from our walk, I immediately feed the hungry puppies. And lately I have been doing 25 minute workouts through the summer. But come September I will be back on the hour long workouts to sprint to my fitness goals through the end of the year. I have a 90-day round of [P90X](#) starting right after Labor Day (as you are reading this, I am starting week 4). This should get me into peak shape for the holidays, just when everyone else is letting their guard down. Through the summer I have been using the extra half hour to read more (blogs or books).

8:30 - 9:00 am - It's time to jump in the shower and get ready for work. I am typically out the door by 8:45 am and in my office by 9:00 am. Something I didn't mention above is that there are days when I take calls from our CEO on the East coast and even get some work done before I head into the office. But that didn't happen today.

9:00 - 6:00 pm - This is pretty much dedicated to the day job. Usually I don't take a lunch, but over the summer I have been going home for lunch. Last year this took up a much bigger chunk of my time. And from time to time it still does, but I have worked hard to set some barriers around my time. That means I continue to create systems that allow me to work smarter and not harder.

When I don't leave for lunch I will sometimes take a 30 minute break to check back

in with the markets to see if anything has changed since the morning (again looking for opportunity and keeping some sense of market awareness). I have also used this time to write a new post or check analytics or social media.

***Note:** My work schedule is not always as clean as 9:00 – 6:00 as sometimes I do get work done in the morning before I head into the office. This usually happens when I get a call from our CEO with an urgent request. Other times it could be due to working on a big project. However, I have made huge strides to move away from the 60 to 90 hour weeks I was working last year.*

Everything has a season, and all that hustle was necessary to get to this point in my career. Over the course of the last 18 months I was able to engineer myself a promotion, a fat raise, and less working hours – but not less impact or value to the company. Working myself to the bone last year was all in the name of putting in the right systems that would allow me to deliver the same results and more value in less time.

6:00 – 9:00 pm – I usually start cooking dinner for my wife and I when I get home from work. Yep, I am the chef in the house and I love to cook. It's time to feed the dogs again (man, they eat well). This is also the time slot that we have been spending about 20-30 minutes a night in our new hot tub. After we have dinner, catch up for the day, and enjoy a little relaxation in the hot tub, we usually watch about an hour of TV.

9:00 – 10:00 pm – It is bed time, and I usually start getting narcoleptic around 9:00 pm on the dot. If I am not ready to go to bed immediately at 9:00, then I will read until I am struggling to keep my eyes open. Right now I am reading "[The Power of Habit](#)," by Charles Duhigg.

What about the weekends you ask?

For the most part I try to follow this schedule almost 7-days a week. But there are several deviations.

1. The first deviation is that the time normally allotted for the day job is now allotted for: the blog, side hustles, more reading, errands I couldn't address in the middle of the week, research, etc. But I do have an agreement with my wife that I will only work until 4pm on Saturdays and until she wakes up on Sundays (unless she has other projects to do). So, Saturdays are half work and

half play. While Sundays are almost completely computer-screen free and a full day with my beautiful wife.

2. Our evenings are usually spent with friends and family. This usually involves dinner out somewhere with some good wine.
3. The last deviation is that on Sunday nights I have my weekly mastermind call.

That is pretty much the framework for a typical day in my life. I have most likely left out a lot of tiny details and things I do without thinking. One of these days I will have to actually take notes throughout the day. I have found great joy in keeping to a regular routine. Some may call it boring, but it is the only way I have found to maintain high energy and ensure I get to spend time on everything I want to.

What does your day look like? Are you able to fit in everything that you want to do?

- Gen Y Finance Guy



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)

